

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Richard J. Mottura) Case No. 22-20442-CMB
) Chapter 13
Debtor)
)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: Debtor
- a motion to lift stay
as to creditor
- Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated March 11, 2022
- Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Debtor's Plan payments shall be changed from \$ to
\$ per month, effective ; and/or the Plan term shall be changed from
months to months.

- In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor shall file and serve _____ on or before _____.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: Proof of Claim 12 of Freedom Mortgage Corporation shall govern following all payment changes of record.

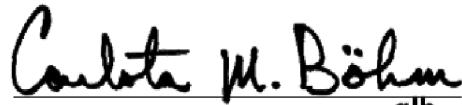
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 27th day of January, 2025

SIGNED
1/27/25 12:41 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Carlota M. Böhm
gib
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtor
Lauren M. Lamb, Esquire
Steidl & Steinberg, P.C.
436 Seventh Avenue, Suite 322
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Richard J. Mottura
Debtor

Case No. 22-20442-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jan 27, 2025

Form ID: pdf900

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Richard J. Mottura, 884 Talon Court, Leechburg, PA 15656-9512 |
| 15461984 | + Cynthia A. Mottura, 1107 State Street, Vandergrift, PA 15690-6138 |
| 15461985 | + FHA, ATTN: Security Held Loan Servicing, 2000 N. Classen Boulevard, #3200, Oklahoma City, OK 73106-6034 |
| 15461989 | + Marlene Stoltz, 20 Stacy Way, Vandergrift, PA 15690-2055 |
| 15461990 | + One Main Financial, 215 Hillcrest Shopping Center, New Kensington, PA 15068-3506 |
| 15461993 | + Webbank/Avant Credit, 640 LaSalle Street, Suite 535, Chicago, IL 60654-3731 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 28 2025 00:32:34 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 28 2025 00:09:05 | Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | Email/Text: Bankruptcy@Freedommortgage.com | Jan 28 2025 00:01:00 | Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Jan 28 2025 00:01:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753 |
| 15461980 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 28 2025 00:20:48 | Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601 |
| 15461981 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jan 28 2025 00:20:38 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 15467576 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jan 28 2025 00:10:14 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15461982 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 28 2025 00:32:34 | Citi Cards, PO Box 9001037, Louisville, KY 40290-1037 |
| 15461983 | Email/PDF: creditonebknotifications@resurgent.com | Jan 28 2025 00:20:40 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500 |
| 15461986 | Email/Text: EBNBKNOT@ford.com | Jan 28 2025 00:02:00 | Ford Credit, PO Box 62180, Colorado Springs, CO 80962 |
| 15470306 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 28 2025 00:09:24 | Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15461987 | Email/Text: Bankruptcy@Freedommortgage.com | Jan 28 2025 00:01:00 | Freedom Mortgage, PO Box 50485, Indianapolis, IN 46250-0485 |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jan 27, 2025

Form ID: pdf900

Total Noticed: 28

| | | | |
|----------|--|----------------------|---|
| 15478496 | Email/Text: Bankruptcy@Freedommortgage.com | Jan 28 2025 00:01:00 | Freedom Mortgage Corporation, Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939 |
| 15461988 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Jan 28 2025 00:02:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15476780 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 28 2025 00:09:24 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15464486 | + Email/PDF: cbp@omf.com | Jan 28 2025 00:10:14 | OneMain Financial, PO Box 3251, Evansville, IN 47731-3251 |
| 15480385 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 28 2025 00:21:03 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15471782 | + Email/Text: ebnpeoples@grblaw.com | Jan 28 2025 00:01:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15461991 | ^ MEBN | Jan 27 2025 23:51:20 | Prosper, PO Box 396081, San Francisco, CA 94139-6081 |
| 15483108 | Email/Text: bankruptcy@springoakscapital.com | Jan 28 2025 00:01:00 | Spring Oaks Capital SPV, LLC, P O Box 1216, Chesapeake, VA 23327-1216 |
| 15479392 | Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Jan 28 2025 00:21:03 | U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107-3380 |
| 15461992 | + Email/Text: LCI@upstart.com | Jan 28 2025 00:01:00 | Upstart/Cross River Bank, PO Box 1503, San Carlos, CA 94070-7503 |

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

Denise Carlon

on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jan 27, 2025

Form ID: pdf900

Total Noticed: 28

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Lauren M. Lamb

on behalf of Debtor Richard J. Mottura
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 6